2007 ACTIVE MONTHLY INSURANCE RATES

EMPLOYER					
	Health	TRICARE Supplement	Dental	Life	LTD
Employee Only	238.64	63.50	11.71	.35	3.23
Employee/Spouse	467.46	122.50	11.71	.35	3.23
Employee/Child	337.00	122.50	11.71	.35	3.23
Full Family	546.22	163.50	11.71	.35	3.23

HEALTH EMPLOYEE						
	Savings	Standard	BlueChoice	CIGNA	MUSC	TRICARE Supplement
Employee Only	9.28	93.46	126.62	124.10	178.08	0.00
Employee/Spouse	72.56	237.50	369.88	359.60	468.36	0.00
Employee/Child	20.28	142.46	272.18	263.74	316.72	0.00
Full Family	108.56	294.58	547.26	531.32	594.26	0.00

DENTAL EMPLOYEE			
	Basic	Plus	
Employee Only	0.00	18.52	
Employee/Spouse	7.64	35.06	
Employee/Child	13.72	38.26	
Full Family	21.34	54.80	

DEPENDENT LIFE		
10,000	1.24	

SUPPLEMENTAL LTD				
AGE	90 DAY	180 DAY		
< 31	0.00065	0.00050		
31 – 40	0.00089	0.00069		
41 – 50	0.00179	0.00137		
51 – 60	0.00360	0.00277		
61 – 65	0.00433	0.00333		
> 65	0.00528	0.00406		

STEPS TO CALCULATE SLTD MONTHLY PREMIUM

- 1. Always select floating decimal (F) on your calculator.
- 2. Divide gross annual salary by 12 to determine monthly salary.
- 3. Multiply monthly salary by rate factor from table.
- 4. Drop digits to right of 2 decimal places; do not round.
- 5. If number is even, this is the monthly premium.
- 6. If number is odd, add .01, this is the monthly premium.